

Keep Your Joints Healthy

Stay active and practice healthy dieting to reduce the stress on your joints.

Electrical Safety Tips for the Home

Keep your home and family safe using these electrical safety tips.

What Determines Vehicle Safety Ratings?

Learn how and why the NHTSA uses its 5-Star Safety Ratings to measure safety performance.

LIFE

Keep Your Joints Healthy

Keeping your joints and cartilage healthy allows you to run, walk and jump without experiencing any discomfort or pain. And, although normal aging can lead to arthritis and other joint disorders, it's still important to take some active steps to protect your joints.

- **Physical activity:** Engage in regular exercise to keep the muscles around your joints strong and to reduce the stress on your body. Even individuals with arthritis can benefit from physical activity, as it will help keep their joints working well.
- **Healthy dieting:** Eat healthy, nutritious food to manage your weight and keep your bones healthy.
- **Healthy posture:** Sit and stand properly to reduce the stress put on the joints between your neck and knees.

If you experience any pain or swelling in your joints, apply an ice pack to the area and rest it for a half hour daily. Additionally, talk to your doctor if you experience prolonged discomfort.

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Electrical Safety Tips for the Home

The amount of electricity in the average home is enough to cause serious injury and death, and, according to the National Fire Protection Association, there are 50,000 electrical home fires every year. That's why it's so important to take electrical safety seriously in your home.

Here are some tips to stay safe around electricity:

- Avoid overloading electrical outlets by only plugging in one high-wattage appliance at a time.
- Check electrical cords for damage before you plug them in. Cords that are even slightly damaged can lead to electrocutions and fires.
- Make sure that cords don't create tripping hazards.
- Place light fixtures on an even surface, and away from flammable materials. Also be sure to use bulbs that match the fixtures' recommended wattage.
- Don't use electrical appliances like music players and hair dryers near water.
- Consider having a certified electrical technician install more outlets in your home if you find yourself using extension cords frequently. Also, if there are small children in your home, consider installing outlets that are only powered when an electrical appliance is plugged in.
- Keep in mind that appliances that are turned off are still connected to electricity until they are unplugged.
- Unplug appliances from outlets by pulling on the plastic head, not the cord itself.
- Always unplug an appliance before cleaning or repairing it.

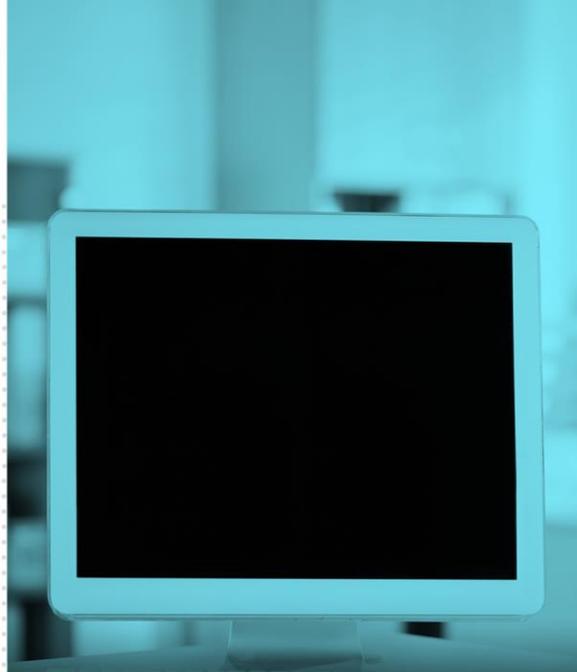
What Determines Vehicle Safety Ratings?

Although every vehicle sold in the United States must meet minimum safety requirements, the government also uses safety ratings to encourage consumers to purchase safe vehicles as well as to encourage manufacturers to focus on safety features.

The National Highway Traffic Safety Administration's (NHTSA) 5-Star Safety Ratings measure the likelihood of an injury occurring in a number of situations, weighted against the average. For example, a passenger in a vehicle that has received a 5-Star front crash rating is much less likely to be injured in a crash (occurring in the front) than a passenger in a vehicle that has received a lower rating.

Additionally, the NHTSA's safety ratings highlight crash avoidance technologies present in vehicles, which can include electronic stability controls, lane departure warnings and sensors that automatically apply the brakes to avoid collisions.

For more information on safety ratings, and to view the rating for your vehicle, visit <http://www.safercar.gov/Safety+Ratings>.



IN THE KNOW

Internet Exchanges

Now that online platforms such as Craigslist and Facebook have made classified ads more accessible, it's important to know how to stay safe when meeting with strangers to exchange purchases.

Firstly, never agree to meet at private residences, or in an area you're unfamiliar with. Instead, see if there's an "internet purchase exchange location" in your area. These locations—usually set up by local police departments—offer safe, open areas that are under constant video surveillance.

For more information on staying safe while exchanging internet purchases, contact ISU|MVP Insurance Agency. We can provide you with our safety article, "Beyond the Basics: Internet Exchanges."